

Table I.E.1(2001) Average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5,462.71	5,801.13	5,657.13	5,502.29	5,593.29	5,363.48	5,709.35	5,411.08
Industry group **								
Agric., fish., forest.	5,335.02	5,630.29	6,937.33	5,232.21	5,321.92	4,751.34	5,916.80	4,991.18
Mining and manufacturing	5,277.13	5,772.31	5,495.08	5,182.99	5,441.85	5,194.84	5,501.11	5,249.77
Construction	5,206.20	5,144.25	5,019.48	5,035.95	4,516.20	6,069.91	5,131.66	5,279.15
Utilities and transp.	5,615.98	6,539.91	5,615.20	5,478.04	5,811.70	5,583.00	5,701.39	5,610.27
Wholesale trade	5,138.76	5,817.45	5,969.41	5,308.31	5,082.13	4,938.52	5,549.32	5,024.03
Fin. svcs. and real est.	5,598.84	6,340.10	6,054.73	6,436.05	5,427.44	5,482.52	6,456.19	5,486.02
Retail trade	5,342.66	5,587.57	5,610.63	5,288.82	5,386.63	5,263.38	5,515.63	5,283.77
Professional services	5,507.05	5,960.34	5,873.97	5,678.71	5,743.63	5,320.30	5,867.07	5,424.94
Other Services	5,860.94	5,833.32	5,573.42	5,827.55	6,375.54	5,687.41	5,892.04	5,854.62
Ownership								
For profit, incorporated	5,415.33	5,811.30	5,614.62	5,405.62	5,419.10	5,362.55	5,676.47	5,361.00
For profit, unincorporated	5,890.49	5,943.06	6,173.01	5,371.71	6,244.17	5,736.58	5,862.20	5,906.79
Nonprofit	5,632.09	5,438.94	5,532.45	6,189.90	5,908.36	5,398.78	5,691.34	5,622.82
Unknown	5,254.50	*****	*****	7,180.14	5,827.33	5,158.56	7,200.00 *	5,212.11
Age of firm								
Less than 5 years	5,618.51	5,671.99	5,813.04	5,195.25	4,913.26	6,475.49	5,570.13	5,676.31
5-9 years	5,329.97	5,488.40	5,565.51	5,419.44	5,051.26	5,131.54	5,516.63	5,161.44
10-19 years	5,506.30	5,925.72	5,369.16	5,577.62	5,217.20	5,564.13	5,706.83	5,356.09
20 or more years	5,555.02	5,889.39	5,787.64	5,522.29	5,759.43	5,423.52	5,795.98	5,509.06
Unknown	5,265.34	6,501.96	4,461.32 *	4,725.59	5,264.11	5,266.08	5,071.41	5,266.08
Multi/single status								
2 or more locations	5,395.88	6,498.16	5,996.91	5,605.38	5,604.88	5,332.36	5,810.27	5,384.27
1 location only	5,639.32	5,777.36	5,609.94	5,469.46	5,571.13	6,377.53	5,696.33	5,567.20
Percent full-time employees								
Less than 25%	4,940.40	5,024.65	6,247.84	5,118.72	5,345.04	4,626.42	5,562.08	4,802.41
25-49%	5,438.74	5,980.76	5,895.34	5,398.53	5,572.81	5,320.19	5,934.79	5,354.20
50-74%	5,544.92	5,861.67	5,846.55	5,733.22	5,990.73	5,318.18	5,835.26	5,477.66
75% or more	5,463.92	5,800.80	5,625.17	5,490.54	5,564.83	5,380.67	5,692.69	5,416.24
Union presence								
No union employees	5,493.67	5,789.29	5,700.56	5,478.77	5,505.86	5,416.00	5,706.47	5,432.20
Has union employees	5,344.22	5,936.66	5,109.98	5,818.73	6,121.59	5,203.43	5,714.38	5,326.31
Unknown	5,484.19	6,995.45	5,632.34	5,472.09	5,503.04	5,473.69	6,105.99	5,474.82
Percent low wage employees **								
50% or more low wage	5,305.47	5,570.74	5,571.81	5,374.92	5,386.80	5,027.36	5,558.33	5,226.30
Less than 50% low wage	5,606.59	5,841.91	5,688.62	5,542.62	5,701.63	5,508.86	5,745.43	5,555.40
Unknown	5,281.24	5,781.37	4,619.95	4,913.11	5,021.42	5,295.11	5,175.72	5,282.51

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I.E.1(2001) Standard error for average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	37.15	171.27	82.84	65.51	114.67	48.29	79.89	42.84
Industry group **								
Agric., fish., forest.	250.20	622.01	1,547.85	707.90	785.83	588.74	495.08	328.20
Mining and manufacturing	75.70	214.56	269.84	150.37	137.59	108.76	110.55	82.51
Construction	121.38	413.30	214.02	231.65	251.12	348.06	187.55	198.00
Utilities and transp.	165.43	670.01	740.71	236.21	375.62	212.31	458.73	176.88
Wholesale trade	107.97	336.79	360.36	164.90	211.92	181.83	181.22	142.00
Fin. svcs. and real est.	123.85	223.02	225.73	160.81	215.41	160.32	164.14	141.09
Retail trade	68.45	266.62	225.32	197.49	162.92	77.08	150.99	75.76
Professional services	72.20	252.87	204.05	104.09	157.34	92.18	164.39	81.39
Other Services	154.33	430.97	293.35	174.02	458.38	149.43	120.85	188.68
Ownership								
For profit, incorporated	38.36	159.53	85.00	108.04	87.11	54.18	95.90	37.68
For profit, unincorporated	195.34	181.08	267.63	220.47	459.41	285.47	170.94	276.52
Nonprofit	108.95	593.54	226.45	187.91	185.98	164.67	312.21	119.78
Unknown	188.60	*****	*****	1,867.02	485.00	194.01	2,276.84 *	190.92
Age of firm								
Less than 5 years	108.26	217.04	468.69	236.47	132.52	209.24	211.22	146.39
5-9 years	85.56	237.79	253.22	206.55	145.27	192.60	177.08	134.62
10-19 years	115.69	246.21	137.68	183.87	211.77	193.59	144.36	121.19
20 or more years	42.80	263.74	115.44	68.75	141.92	66.95	94.23	48.91
Unknown	68.62	1,938.59	1,344.14 *	1,151.63	360.41	75.50	1,038.56	68.14
Multi/single status								
2 or more locations	39.08	644.92	343.96	147.35	114.09	37.67	149.28	41.48
1 location only	65.97	168.95	82.57	91.47	226.17	385.11	100.24	173.61
Percent full-time employees								
Less than 25%	123.55	514.05	288.79	341.55	315.95	153.66	232.18	141.52
25-49%	129.35	416.24	336.32	247.85	222.67	166.48	180.59	135.78
50-74%	107.78	216.67	278.34	173.26	214.65	84.04	108.46	113.66
75% or more	41.32	201.12	93.12	74.62	128.64	53.26	91.44	47.80
Union presence								
No union employees	33.48	181.22	76.22	70.98	131.71	52.13	86.72	41.53
Has union employees	100.02	379.06	251.98	194.84	289.28	113.56	304.18	96.69
Unknown	111.76	1,794.63	1,057.48	658.94	312.90	121.66	745.72	113.04
Percent low wage employees **								
50% or more low wage	72.15	172.24	304.80	68.09	169.78	75.35	157.10	87.07
Less than 50% low wage	51.02	195.13	81.51	82.35	128.50	81.32	87.33	64.03
Unknown	52.09	533.44	589.06	266.75	371.82	55.10	293.68	50.97

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I.E.2(2001) Average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,070.01	1,004.34	1,270.68	1,424.35	1,366.12	898.24	1,241.99	1,034.01
Industry group **								
Agric., fish., forest.	766.38	691.97 *	152.36 *	793.64	1,619.72	777.02	557.88 *	889.60
Mining and manufacturing	790.92	1,012.95 *	1,121.63	1,239.56	884.24	617.70	1,258.95	733.74
Construction	1,274.92	1,045.98	1,197.10	1,423.36	1,314.00	1,307.83	1,174.14	1,373.56
Utilities and transp.	771.48	1,622.26 *	1,508.49 *	1,259.83	1,000.47	669.81	1,589.19	716.81
Wholesale trade	817.87	792.90	1,287.03	1,094.73	1,324.66	553.64	1,013.11	763.31
Fin. svcs. and real est.	1,156.90	950.60	1,438.58	1,303.38	1,684.42	1,052.74	1,119.81	1,161.78
Retail trade	1,468.05	866.04	1,939.55	1,971.90	2,146.72	1,126.90	1,621.90	1,415.68
Professional services	1,062.16	1,214.07	1,169.73	1,472.33	1,549.75	839.06	1,275.13	1,013.59
Other Services	1,463.17	695.54	1,070.76	1,643.57	1,583.11	1,509.40	1,154.92	1,525.77
Ownership								
For profit, incorporated	1,037.77	954.95	1,279.41	1,430.98	1,375.12	855.40	1,236.72	996.37
For profit, unincorporated	1,320.80	1,417.34	1,508.05	1,592.35	1,398.16	943.57	1,531.64	1,199.29
Nonprofit	1,219.50	503.56	985.67	1,248.13	1,376.55	1,220.15	877.61	1,273.01
Unknown	889.88	*****	*****	1,301.95	704.63 *	893.28	1,440.00 *	877.89
Age of firm								
Less than 5 years	1,100.20	992.50	1,569.05	1,350.49	745.64	824.23	1,303.55	857.28
5-9 years	1,180.27	985.53	1,345.71	1,282.14	1,501.65	955.89	1,199.40	1,163.00
10-19 years	1,345.58	1,093.92	1,384.71	1,638.31	1,308.26	1,211.01	1,319.37	1,365.22
20 or more years	1,087.12	964.49	1,173.91	1,385.62	1,383.95	885.46	1,212.94	1,063.12
Unknown	905.59	255.52 *	243.71 *	480.41 *	1,539.00	886.92	334.41 *	907.76
Multi/single status								
2 or more locations	964.85	1,019.42 *	1,256.29	1,247.46	1,407.05	858.26	1,334.41	954.50
1 location only	1,347.88	1,003.83	1,272.68	1,480.67	1,287.89	2,200.97	1,230.07	1,496.91
Percent full-time employees								
Less than 25%	1,105.19	536.61 *	1,165.92 *	2,014.42	1,296.27	958.95	1,011.76	1,125.93
25-49%	1,140.31	1,068.59	973.26 *	1,453.04	2,462.66	817.58	1,181.47	1,133.30
50-74%	1,148.03	803.53	1,183.94	1,774.99	1,635.32	957.92	1,193.78	1,137.43
75% or more	1,059.86	1,044.46	1,287.59	1,386.42	1,315.92	894.53	1,252.35	1,019.74
Union presence								
No union employees	1,232.24	1,026.73	1,335.22	1,456.87	1,467.12	1,085.93	1,276.53	1,219.45
Has union employees	618.38	348.82 *	440.02 *	998.66	810.11	577.38	684.66	615.17
Unknown	703.01	203.58 *	1,529.77 *	1,360.01	1,114.85 *	670.04	858.51 *	700.67
Percent low wage employees **								
50% or more low wage	1,317.55	824.95	1,176.45	1,744.31	1,632.07	921.39	1,256.21	1,336.75
Less than 50% low wage	1,159.71	1,036.78	1,294.74	1,383.17	1,343.03	946.57	1,250.57	1,126.21
Unknown	876.35	973.15 *	668.37 *	1,180.28	1,065.06	865.15	880.85	876.30

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I.E.2(2001) Standard error for average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	29.12	46.39	113.19	47.58	47.66	40.16	57.86	35.18
Industry group **								
Agric., fish., forest.	157.10	315.78 *	236.52 *	231.14	332.93	148.49	272.76 *	119.78
Mining and manufacturing	25.33	327.18 *	250.40	73.11	70.99	13.82	159.99	19.35
Construction	83.44	135.99	178.24	153.94	198.92	223.82	118.94	106.28
Utilities and transp.	153.58	657.21 *	490.31 *	231.61	195.92	196.43	263.60	164.35
Wholesale trade	81.52	154.44	219.17	124.16	163.41	101.76	95.85	86.57
Fin. svcs. and real est.	43.27	169.25	278.15	208.12	238.88	64.99	122.81	40.13
Retail trade	78.63	195.86	260.42	87.33	126.21	79.19	171.37	69.54
Professional services	40.15	85.77	162.20	150.63	67.45	47.54	101.95	46.17
Other Services	129.52	131.40	197.72	93.80	128.11	176.41	115.74	140.02
Ownership								
For profit, incorporated	27.73	59.49	104.48	62.72	56.81	31.97	65.33	24.89
For profit, unincorporated	64.87	111.89	313.20	201.88	166.32	60.97	83.00	85.51
Nonprofit	135.03	122.04	237.57	58.89	131.74	208.78	157.99	158.55
Unknown	84.76	*****	*****	369.03	273.71 *	95.31	455.37 *	88.02
Age of firm								
Less than 5 years	120.91	238.92	340.98	143.28	211.14	105.57	153.25	125.39
5-9 years	55.75	169.06	164.99	202.96	92.94	165.83	91.39	64.88
10-19 years	74.91	139.02	117.44	116.12	73.89	165.57	102.90	64.49
20 or more years	46.78	92.18	118.84	49.90	72.34	74.16	65.37	58.20
Unknown	39.30	82.92 *	78.04 *	282.90 *	261.97	40.93	251.60 *	39.20
Multi/single status								
2 or more locations	23.76	404.27 *	166.86	91.04	63.77	28.89	113.76	24.31
1 location only	59.87	52.88	111.93	47.20	44.84	498.84	56.02	112.64
Percent full-time employees								
Less than 25%	98.49	164.61 *	428.60 *	286.29	260.55	135.32	288.22	108.52
25-49%	80.07	194.98	302.63 *	275.66	296.95	138.50	203.39	120.16
50-74%	62.67	149.79	193.47	180.14	135.82	84.06	102.71	78.57
75% or more	32.51	51.32	117.44	56.89	62.43	43.41	61.55	38.81
Union presence								
No union employees	29.92	44.73	120.76	52.85	46.48	49.09	60.37	41.09
Has union employees	33.66	199.66 *	184.26 *	146.98	114.24	37.42	177.46	31.28
Unknown	59.87	277.05 *	467.43 *	297.41	339.59 *	69.55	349.35 *	62.88
Percent low wage employees **								
50% or more low wage	46.73	152.38	186.34	159.58	88.91	90.10	120.81	59.61
Less than 50% low wage	47.34	59.47	115.64	56.45	57.96	96.89	60.07	66.39
Unknown	28.76	304.99 *	235.81 *	297.39	186.55	30.23	191.26	28.79

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

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***** No estimate available. No reported values in cell.

Table I.E.3(2001) Percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	19.6%	17.3%	22.5%	25.9%	24.4%	16.7%	21.8%	19.1%
Industry group **								
Agric., fish., forest.	14.4%	12.3% *	2.2% *	15.2% *	30.4%	16.4%	9.4% *	17.8%
Mining and manufacturing	15.0%	17.5%	20.4%	23.9%	16.2%	11.9%	22.9%	14.0%
Construction	24.5%	20.3%	23.8%	28.3%	29.1%	21.5%	22.9%	26.0%
Utilities and transp.	13.7%	24.8% *	26.9%	23.0%	17.2%	12.0%	27.9%	12.8%
Wholesale trade	15.9%	13.6%	21.6%	20.6%	26.1%	11.2%	18.3%	15.2%
Fin. svcs. and real est.	20.7%	15.0%	23.8%	20.3%	31.0%	19.2%	17.3%	21.2%
Retail trade	27.5%	15.5%	34.6%	37.3%	39.9%	21.4%	29.4%	26.8%
Professional services	19.3%	20.4%	19.9%	25.9%	27.0%	15.8%	21.7%	18.7%
Other Services	25.0%	11.9%	19.2%	28.2%	24.8%	26.5%	19.6%	26.1%
Ownership								
For profit, incorporated	19.2%	16.4%	22.8%	26.5%	25.4%	16.0%	21.8%	18.6%
For profit, unincorporated	22.4%	23.8%	24.4%	29.6%	22.4%	16.4%	26.1%	20.3%
Nonprofit	21.7%	9.3% *	17.8%	20.2%	23.3%	22.6%	15.4%	22.6%
Unknown	16.9%	*****	*****	18.1%	12.1% *	17.3%	20.0% *	16.8%
Age of firm								
Less than 5 years	19.6%	17.5%	27.0% *	26.0%	15.2%	12.7%	23.4%	15.1%
5-9 years	22.1%	18.0%	24.2%	23.7%	29.7%	18.6%	21.7%	22.5%
10-19 years	24.4%	18.5%	25.8%	29.4%	25.1%	21.8%	23.1%	25.5%
20 or more years	19.6%	16.4%	20.3%	25.1%	24.0%	16.3%	20.9%	19.3%
Unknown	17.2%	3.9% *	5.5% *	10.2% *	29.2%	16.8%	6.6% *	17.2%
Multi/single status								
2 or more locations	17.9%	15.7% *	20.9%	22.3%	25.1%	16.1%	23.0%	17.7%
1 location only	23.9%	17.4%	22.7%	27.1%	23.1%	34.5%	21.6%	26.9%
Percent full-time employees								
Less than 25%	22.4%	10.7% *	18.7% *	39.4%	24.3%	20.7%	18.2%	23.4%
25-49%	21.0%	17.9%	16.5% *	26.9%	44.2%	15.4%	19.9%	21.2%
50-74%	20.7%	13.7%	20.3%	31.0%	27.3%	18.0%	20.5%	20.8%
75% or more	19.4%	18.0%	22.9%	25.3%	23.6%	16.6%	22.0%	18.8%
Union presence								
No union employees	22.4%	17.7%	23.4%	26.6%	26.6%	20.1%	22.4%	22.4%
Has union employees	11.6%	5.9% *	8.6% *	17.2%	13.2%	11.1%	12.0%	11.5%
Unknown	12.8%	2.9% *	27.2%	24.9%	20.3%	12.2%	14.1% *	12.8%
Percent low wage employees **								
50% or more low wage	24.8%	14.8%	21.1%	32.5%	30.3%	18.3%	22.6%	25.6%
Less than 50% low wage	20.7%	17.7%	22.8%	25.0%	23.6%	17.2%	21.8%	20.3%
Unknown	16.6%	16.8% *	14.5% *	24.0%	21.2%	16.3%	17.0%	16.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I.E.3(2001) Standard error for percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.51%	0.81%	2.03%	0.80%	0.68%	0.77%	0.85%	0.60%
Industry group **								
Agric., fish., forest.	2.87%	4.75% *	5.13% *	4.60% *	6.19%	3.74%	4.89% *	2.08%
Mining and manufacturing	0.52%	5.10%	3.46%	1.68%	1.41%	0.45%	3.08%	0.40%
Construction	1.52%	3.68%	3.86%	3.40%	4.68%	4.65%	1.96%	2.70%
Utilities and transp.	2.58%	10.49% *	7.06%	4.46%	4.12%	3.35%	4.37%	2.78%
Wholesale trade	1.74%	3.25%	3.33%	2.48%	3.77%	2.15%	1.88%	1.98%
Fin. svcs. and real est.	0.86%	2.50%	4.53%	2.91%	3.91%	1.39%	1.97%	0.91%
Retail trade	1.34%	3.80%	4.52%	1.14%	2.32%	1.43%	3.01%	1.05%
Professional services	0.79%	1.02%	3.03%	2.36%	1.24%	1.07%	1.69%	1.03%
Other Services	1.61%	2.51%	3.33%	1.77%	1.86%	2.86%	1.99%	1.63%
Ownership								
For profit, incorporated	0.53%	0.89%	1.86%	1.20%	1.04%	0.64%	1.10%	0.50%
For profit, unincorporated	1.32%	1.99%	5.15%	3.00%	2.74%	1.97%	1.45%	1.64%
Nonprofit	2.52%	3.70% *	4.37%	1.15%	1.55%	3.51%	2.79%	2.64%
Unknown	1.46%	*****	*****	5.08%	7.15% *	1.57%	6.32% *	1.50%
Age of firm								
Less than 5 years	2.03%	3.99%	8.13% *	2.81%	4.41%	1.49%	2.53%	2.26%
5-9 years	0.88%	2.90%	2.78%	4.07%	2.01%	2.58%	1.22%	1.25%
10-19 years	1.35%	1.96%	1.93%	2.28%	1.77%	3.08%	1.66%	1.31%
20 or more years	0.75%	1.88%	2.03%	0.94%	1.07%	1.27%	0.86%	0.92%
Unknown	0.74%	1.27% *	1.79% *	5.20% *	4.25%	0.80%	3.31% *	0.74%
Multi/single status								
2 or more locations	0.43%	7.73% *	3.16%	1.59%	1.01%	0.57%	2.15%	0.43%
1 location only	0.87%	0.93%	2.01%	0.92%	1.12%	7.57%	0.74%	1.39%
Percent full-time employees								
Less than 25%	2.44%	3.31% *	7.19% *	4.67%	4.91%	3.72%	4.75%	2.54%
25-49%	1.65%	4.00%	5.86% *	4.58%	4.82%	3.06%	3.90%	2.40%
50-74%	1.14%	2.41%	3.62%	2.96%	2.65%	1.61%	1.70%	1.51%
75% or more	0.57%	1.16%	2.17%	0.99%	0.91%	0.83%	0.91%	0.67%
Union presence								
No union employees	0.50%	0.81%	2.18%	0.90%	0.54%	0.96%	0.87%	0.65%
Has union employees	0.63%	3.36% *	3.41% *	2.37%	1.57%	0.77%	2.79%	0.60%
Unknown	1.08%	5.65% *	8.01%	5.54%	6.00%	1.23%	6.44% *	1.13%
Percent low wage employees **								
50% or more low wage	1.06%	2.80%	3.81%	3.17%	2.12%	1.83%	2.56%	1.05%
Less than 50% low wage	0.78%	1.06%	2.07%	1.01%	0.78%	1.78%	0.87%	1.04%
Unknown	0.56%	6.55% *	5.78% *	4.92%	3.41%	0.61%	3.41%	0.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I.E.4(2001) Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.3%	14.3%	15.4%	16.2%	15.9%	18.7%	15.3%	17.8%
Industry group **								
Agric., fish., forest.	18.4%	17.9%	21.7% *	20.8%	10.9% *	19.6%	18.6%	18.4%
Mining and manufacturing	18.3%	17.0%	15.2%	18.2%	18.5%	18.6%	17.4%	18.4%
Construction	15.7%	14.1%	16.8%	16.4%	10.8%	21.6%	15.1%	16.4%
Utilities and transp.	18.9%	15.3%	19.3%	18.2%	15.3%	19.5%	15.8%	19.1%
Wholesale trade	19.1%	16.3%	17.2%	15.6%	14.7%	23.0%	17.5%	19.6%
Fin. svcs. and real est.	19.9%	15.3%	16.3%	22.6%	18.0%	20.3%	20.1%	19.8%
Retail trade	14.8%	13.4%	14.2%	16.8%	15.7%	14.4%	14.8%	14.8%
Professional services	17.6%	14.4%	16.2%	15.0%	15.9%	19.4%	14.9%	18.3%
Other Services	13.8%	11.9%	11.7%	11.1%	13.4%	15.5%	10.9%	14.6%
Ownership								
For profit, incorporated	17.6%	14.6%	15.8%	16.6%	16.1%	18.9%	15.7%	18.1%
For profit, unincorporated	16.2%	13.7%	14.1%	16.6%	16.4%	19.3%	14.3%	17.5%
Nonprofit	16.2%	14.3%	13.7%	13.1%	14.5%	18.8%	13.1%	16.8%
Unknown	16.6%	*****	*****	20.7%	21.1%	16.2%	22.3% *	16.5%
Age of firm								
Less than 5 years	16.1%	15.1%	18.9%	13.8%	17.2%	17.5%	15.8%	16.5%
5-9 years	16.5%	14.8%	14.8%	17.8%	12.8%	22.6%	14.6%	18.7%
10-19 years	16.4%	14.1%	14.1%	16.2%	18.2%	18.5%	15.1%	17.5%
20 or more years	17.0%	14.1%	15.4%	16.2%	15.7%	18.5%	15.3%	17.4%
Unknown	18.7%	17.5% *	39.8% *	16.2%	14.9%	18.8%	23.5%	18.6%
Multi/single status								
2 or more locations	18.2%	19.3%	19.5%	17.2%	16.3%	18.7%	18.3%	18.2%
1 location only	15.3%	14.2%	14.9%	15.9%	15.2%	18.6%	14.9%	15.9%
Percent full-time employees								
Less than 25%	14.7%	16.1%	15.0%	10.7%	15.5%	15.4%	12.6%	15.3%
25-49%	13.2%	15.8%	11.0%	13.4%	13.0%	13.2%	11.9%	13.4%
50-74%	13.3%	15.5%	11.2%	14.5%	12.8%	13.1%	13.7%	13.2%
75% or more	18.1%	14.1%	16.0%	16.5%	16.3%	19.8%	15.6%	18.7%
Union presence								
No union employees	17.2%	14.5%	15.3%	16.3%	15.7%	19.0%	15.3%	17.8%
Has union employees	17.6%	11.1%	17.9%	16.3%	16.0%	18.1%	15.9%	17.7%
Unknown	18.0%	9.4% *	5.1% *	9.5% *	21.7%	18.4%	8.3% *	18.4%
Percent low wage employees **								
50% or more low wage	14.4%	14.7%	12.2%	13.8%	14.7%	15.1%	12.8%	15.0%
Less than 50% low wage	17.4%	14.3%	15.9%	16.7%	16.1%	20.0%	15.7%	18.1%
Unknown	18.1%	14.2%	13.6%	13.9%	16.2%	18.3%	13.3%	18.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I.E.4(2001) Standard error for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.31%	0.52%	0.49%	0.49%	0.82%	0.39%	0.38%	0.33%
Industry group **								
Agric., fish., forest.	1.75%	3.05%	6.78% *	5.15%	4.52% *	3.46%	2.35%	3.34%
Mining and manufacturing	0.58%	2.44%	1.36%	1.01%	1.89%	0.65%	0.71%	0.62%
Construction	1.22%	1.47%	0.88%	1.49%	2.24%	2.73%	1.22%	1.70%
Utilities and transp.	1.30%	2.20%	4.44%	2.39%	4.00%	1.50%	2.62%	1.46%
Wholesale trade	1.56%	1.92%	2.84%	2.30%	2.10%	3.29%	1.28%	2.01%
Fin. svcs. and real est.	0.83%	1.42%	1.82%	3.68%	1.16%	1.20%	1.69%	0.89%
Retail trade	1.05%	1.13%	1.83%	1.56%	1.44%	1.19%	1.23%	1.09%
Professional services	0.49%	0.59%	0.95%	0.99%	0.78%	0.63%	0.52%	0.58%
Other Services	0.60%	1.18%	1.63%	0.56%	1.45%	0.82%	0.48%	0.80%
Ownership								
For profit, incorporated	0.42%	0.68%	0.72%	0.66%	1.06%	0.57%	0.49%	0.46%
For profit, unincorporated	0.45%	0.95%	1.22%	2.13%	2.01%	1.87%	0.81%	0.88%
Nonprofit	0.54%	1.41%	1.84%	0.81%	0.89%	1.12%	0.83%	0.57%
Unknown	1.68%	*****	*****	5.81%	3.58%	1.73%	7.05% *	1.68%
Age of firm								
Less than 5 years	0.77%	0.80%	3.06%	1.45%	2.55%	2.57%	1.22%	1.33%
5-9 years	0.93%	1.00%	1.24%	2.20%	1.57%	2.25%	1.11%	1.37%
10-19 years	0.63%	0.97%	1.08%	1.12%	1.49%	1.34%	0.86%	1.05%
20 or more years	0.37%	0.72%	0.74%	0.56%	0.86%	0.57%	0.44%	0.40%
Unknown	0.69%	5.40% *	13.23% *	4.58%	1.43%	0.71%	5.93%	0.68%
Multi/single status								
2 or more locations	0.30%	3.27%	2.08%	0.93%	0.80%	0.41%	1.23%	0.29%
1 location only	0.49%	0.51%	0.53%	0.55%	1.53%	1.91%	0.34%	0.97%
Percent full-time employees								
Less than 25%	0.98%	3.88%	1.39%	1.21%	2.51%	1.72%	1.71%	1.29%
25-49%	1.17%	2.62%	1.78%	2.16%	2.28%	1.42%	1.57%	1.41%
50-74%	0.73%	0.87%	1.17%	1.26%	0.78%	1.30%	0.70%	0.85%
75% or more	0.30%	0.64%	0.55%	0.58%	0.92%	0.41%	0.46%	0.33%
Union presence								
No union employees	0.37%	0.52%	0.56%	0.57%	0.78%	0.41%	0.40%	0.41%
Has union employees	0.51%	3.15%	2.86%	2.14%	1.38%	0.63%	1.94%	0.58%
Unknown	1.24%	3.58% *	5.14% *	4.47% *	4.62%	1.44%	2.91% *	1.28%
Percent low wage employees **								
50% or more low wage	0.36%	0.67%	1.35%	0.63%	0.77%	1.25%	0.50%	0.62%
Less than 50% low wage	0.41%	0.59%	0.64%	0.57%	1.04%	0.76%	0.47%	0.56%
Unknown	0.59%	3.12%	3.90%	2.78%	1.42%	0.60%	1.45%	0.60%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I.E.4.a(2001) Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	12.7%	36.7%	34.0%	19.0%	10.5%	7.6%	31.1%	8.8%
Industry group **								
Agric., fish., forest.	25.3%	43.6%	91.7%	22.1% *	11.7% *	*****	57.8%	6.1% *
Mining and manufacturing	11.9%	39.5%	24.3%	18.5%	13.6%	7.8%	26.1%	10.1%
Construction	28.0%	40.2%	47.8%	34.7%	10.8% *	4.8% *	43.6%	12.8% *
Utilities and transp.	15.7%	32.9% *	26.1% *	28.5% *	24.2%	13.2%	25.7% *	15.0%
Wholesale trade	18.7%	39.0%	15.7% *	21.0%	5.7% *	20.0% *	25.8%	16.8% *
Fin. svcs. and real est.	5.1%	37.3%	27.8% *	14.4%	4.6% *	1.9%	25.5%	2.4%
Retail trade	10.2%	37.7%	25.5%	9.7%	10.2% *	3.3% *	23.7%	5.5%
Professional services	14.3%	33.7%	33.6%	17.1%	10.4%	10.3%	31.9%	10.3%
Other Services	10.0%	35.2%	47.2%	19.0%	8.1% *	1.6% *	35.6%	4.8%
Ownership								
For profit, incorporated	12.8%	36.7%	32.3%	19.2%	9.6%	8.3%	30.3%	9.1%
For profit, unincorporated	16.8%	35.3%	26.3% *	12.8% *	16.3%	3.2% *	28.3%	10.1% *
Nonprofit	13.0%	38.8%	54.5%	24.7%	10.8%	5.4% *	43.6%	8.2%
Unknown	4.2% *	*****	*****	*****	13.7% *	3.6% *	*****	4.3% *
Age of firm								
Less than 5 years	18.7%	41.1%	19.9% *	15.9% *	4.7% *	3.0% *	28.3%	7.3% *
5-9 years	21.1%	43.5%	42.3%	13.7% *	4.4% *	6.8% *	35.7%	7.9% *
10-19 years	18.4%	31.0%	27.7%	18.2%	17.1%	4.1% *	27.8%	11.3%
20 or more years	14.8%	36.7%	37.7%	20.6%	10.2%	11.2%	32.5%	11.5%
Unknown	3.9%	*****	*****	1.4% *	2.7% *	3.9%	*****	3.9%
Multi/single status								
2 or more locations	8.2%	19.7% *	21.4%	15.1%	8.5%	7.6%	19.4%	7.9%
1 location only	24.4%	37.2%	35.8%	20.3%	14.4%	5.8% *	32.6%	14.1%
Percent full-time employees								
Less than 25%	9.2%	28.7%	37.0% *	20.4% *	6.9% *	2.1% *	35.0%	3.5% *
25-49%	14.3%	47.5%	42.3%	38.7%	4.1% *	7.4% *	42.6%	9.5%
50-74%	9.3%	40.3%	45.2%	11.3% *	6.4%	1.8% *	35.9%	3.1% *
75% or more	13.0%	35.8%	32.9%	19.2%	11.1%	8.2%	30.3%	9.4%
Union presence								
No union employees	11.9%	36.6%	31.4%	17.7%	9.3%	4.4% *	30.2%	6.6%
Has union employees	17.8%	45.2%	66.9%	37.2%	19.3%	15.0%	48.6%	16.3%
Unknown	6.2%	6.2% *	41.6% *	17.5% *	1.6% *	6.2% *	18.7% *	6.0% *
Percent low wage employees **								
50% or more low wage	12.3%	38.6%	28.3%	15.0%	5.0%	6.2% *	30.7%	6.5%
Less than 50% low wage	16.0%	37.1%	35.1%	19.7%	12.1%	7.8%	31.7%	10.2%
Unknown	7.7%	17.8% *	15.7% *	18.7% *	7.1% *	7.6%	14.8% *	7.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

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***** No estimate available. No reported values in cell.

Table I.E.4.a(2001) Standard error for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.55%	2.87%	3.96%	0.78%	1.45%	0.87%	1.75%	0.65%
Industry group **								
Agric., fish., forest.	7.00%	12.37%	24.05%	17.30% *	8.54% *	*****	10.68%	2.84% *
Mining and manufacturing	0.94%	9.67%	3.34%	3.44%	3.34%	1.02%	2.60%	1.07%
Construction	3.62%	6.44%	6.32%	6.73%	7.45% *	5.29% *	3.71%	4.62% *
Utilities and transp.	2.96%	12.37% *	14.54% *	11.15% *	5.79%	3.26%	7.82% *	3.16%
Wholesale trade	5.11%	6.57%	9.19% *	4.63%	2.08% *	7.14% *	4.97%	5.45% *
Fin. svcs. and real est.	1.09%	5.94%	8.63% *	4.03%	3.22% *	0.55%	5.10%	0.47%
Retail trade	1.11%	5.07%	4.51%	2.67%	3.99% *	1.16% *	2.60%	1.04%
Professional services	1.07%	2.90%	6.20%	2.83%	3.09%	1.35%	3.43%	1.18%
Other Services	1.05%	4.88%	6.36%	3.40%	2.44% *	0.83% *	3.73%	0.96%
Ownership								
For profit, incorporated	0.63%	2.87%	3.51%	1.38%	1.58%	1.03%	2.20%	0.90%
For profit, unincorporated	3.12%	3.69%	8.30% *	6.02% *	3.71%	1.88% *	3.39%	3.10% *
Nonprofit	1.13%	8.46%	9.56%	3.79%	2.66%	1.78% *	6.49%	1.44%
Unknown	2.04% *	*****	*****	*****	6.14% *	1.36% *	*****	2.04% *
Age of firm								
Less than 5 years	2.52%	3.68%	11.30% *	5.29% *	2.30% *	1.81% *	3.48%	3.15% *
5-9 years	2.40%	4.98%	7.79%	5.45% *	2.88% *	2.61% *	4.33%	2.39% *
10-19 years	2.29%	3.71%	3.98%	2.73%	4.26%	1.74% *	2.91%	2.59%
20 or more years	1.10%	4.51%	4.19%	2.27%	1.49%	1.58%	2.41%	1.21%
Unknown	0.65%	*****	*****	1.48% *	3.65% *	0.69%	*****	0.65%
Multi/single status								
2 or more locations	0.69%	11.47% *	3.69%	2.22%	1.43%	0.86%	2.69%	0.73%
1 location only	1.09%	2.80%	4.15%	0.90%	2.15%	5.43% *	1.75%	1.22%
Percent full-time employees								
Less than 25%	2.52%	7.80%	14.09% *	9.22% *	4.29% *	0.80% *	5.96%	1.62% *
25-49%	2.34%	9.77%	9.69%	8.97%	2.68% *	3.35% *	6.73%	2.70%
50-74%	1.66%	4.93%	6.97%	3.93% *	1.63%	1.53% *	3.25%	1.42% *
75% or more	0.64%	2.92%	4.03%	0.99%	1.57%	1.07%	1.81%	0.79%
Union presence								
No union employees	0.87%	2.84%	4.18%	0.65%	1.66%	1.52% *	1.82%	1.02%
Has union employees	1.60%	13.26%	11.26%	9.50%	4.89%	2.04%	8.11%	1.74%
Unknown	1.84%	10.08% *	13.88% *	8.03% *	7.33% *	1.93% *	12.78% *	1.86% *
Percent low wage employees **								
50% or more low wage	2.24%	6.09%	5.96%	3.02%	1.05%	4.14% *	5.39%	1.93%
Less than 50% low wage	0.89%	3.05%	4.40%	1.04%	1.99%	1.84%	2.18%	1.06%
Unknown	0.98%	15.45% *	8.52% *	9.69% *	4.38% *	1.19%	4.72% *	1.03%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

***** No estimate available. No reported values in cell.